



Enhanced Recovery Company, LLC

May 11, 2015

Creditor: Synchrony Bank
Original Creditor: PayPal Smart Connect
Account Number: XXXXXXXXXXXXXXX4898
Amount of Debt: \$1,556.46
Reference Number: [REDACTED] 131

Original Balance: \$1,556.46
Interest Accrued: \$0.00
Non-interest Charges & Fees: \$0.00
Payments: -\$0.00

COLLECTION NOTICE

JACQUELYN WALL

Our records indicate that your balance with Synchrony Bank remains unpaid; therefore your account has been placed with Enhanced Recovery Company, LLC for collection efforts.

Upon receipt and clearance of \$1,556.46, your account will be closed and collection efforts will cease.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.

If you notify our office below in writing within thirty (30) days of your receipt of this notice that the debt or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment that may be of record against you. We will mail the verification or copy of the judgment to you.

Upon your written request to this office within thirty (30) days of your receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor listed in the above section of this notice.



View statements, pay your balance, and manage your account online at www.payerc.com.

Telephone: (800) 383-5914 Toll Free. All calls are recorded and may be monitored for training purposes.

Send correspondence to: Enhanced Recovery Company, LLC., P.O. Box 57610, Jacksonville, FL 32241

Office Hours (Eastern Time): Mon-Thurs: 8:00 am-11:00pm, Fri: 8:00 am-10:00 pm, Sat: 8:00 am-8:00 pm

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTICE - SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS

Please do not send correspondence to this address.

P.O. BOX 1259, Dept 98696
Oaks, PA 19456



May 11, 2015

Reference Number Amount of Debt
[REDACTED] 131 \$1,556.46

Enhanced Recovery Company, LLC
P.O. Box 23870
Jacksonville, FL 32241-3870



JACQUELYN WALL
4 REDWOOD LN
SOUTH SETAUKEET NY 11720-1450

120704-224

PAP-1689-A



120704-30001-SD1-GEM2M-224



Federal Notice:

Pursuant to 15 U.S.C./1692g (a), take notice that:

1. The amount of the claimed debt is the amount stated in the letter on the reverse side of this notice.

2. The name of the creditor to whom the debt is owed is in the letter on the reverse side of this notice.

This is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

New York City Residents:

New York City Department of Consumer Affairs License Number: 1394588.

New York State Residents:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C./1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1) Supplemental security income, (SSI);
- 2) Social security;
- 3) Public assistance (welfare);
- 4) Spousal support, maintenance (alimony) or child support;
- 5) Unemployment benefits;
- 6) Disability benefits;
- 7) Workers' compensation benefits;
- 8) Public or private pensions;
- 9) Veterans' benefits;
- 10) Federal student loans, federal student grants, and federal work study funds; and
- 11) Ninety percent of your wages or salary earned in the last sixty days.

Our Corporate Address is:

Enhanced Recovery Company, LLC., 8014 Bayberry Road Jacksonville, FL 32256

We at Enhanced Recovery Company, LLC specialize in assisting persons in different financial situations. If additional assistance is needed, please contact us or visit our website.



Enhanced Recovery Company, LLC

April 09, 2015

Creditor: Comenity Capital Bank
 Account Number: 5049902035653467
 Balance: \$605.92
 Reference Number: [REDACTED] 6315
 Reference Of: PayPal Credit Account

HOW CAN WE HELP YOU?

BRUCE WEILER

Comenity Capital Bank has attempted to resolve your PayPal Credit Account without success. As a result, your account has been assigned to Enhanced Recovery Company, LLC to assist in resolving this matter. Bill Me Later is now called PayPal Credit.

At this time you have a total outstanding balance of \$605.92. To get your account out of delinquency and put in good standing you must pay \$226.00. Your payment must be received by 05/04/2015 to prevent this account from entering the next stage of delinquency.

We understand you may be facing some financial challenges at this time and we are committed to providing a personal payment arrangement that fits your needs. We may be able to reduce your interest rate or monthly payment required, please call us to discuss your options.

View statements, pay your balance, and manage your account online at www.paypalcredit.com.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.



Telephone: (800) 427-5965 Toll Free. All calls are recorded and may be monitored for training purposes.



Send correspondence to: Enhanced Recovery Company, LLC, P.O. Box 57610, Jacksonville, FL 32241



Office Hours (Eastern Time): Mon-Thur: 8:00 am - 9:00 pm; Fri: 8:00 am - 5:00 pm; Sat: 10:00 am - 2:00 pm

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P.O. BOX 1259, Dept 98696
Oaks, PA 19456



April 09, 2015

IF PAYING BY CREDIT OR DEBIT CARD, FILL OUT BELOW OR IF PAYING BY CHECK OR MONEY ORDER PLEASE REMIT TO ADDRESS BELOW.	
<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard
BILLING ZIP	
CARD NUMBER	
SIGNATURE	
EXP. DATE	
ACCOUNT NUMBER [REDACTED] 3467	BALANCE \$605.92
PAYMENT AMOUNT \$	



120706-1



BRUCE WEILER
7345 210TH ST
BAYSIDE NY 11364-2853

Enhanced Recovery Company
P.O. Box 23870
Jacksonville, FL 32241-3870



120706-20065-PLL_DUNS-PLP-1



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1 of 1

Federal Validation Notice:

Pursuant to 15 U.S.C./1692g (a), take notice that:

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- 7) Workers' compensation benefits;
- 8) Public or private pensions;
- 9) Veterans' benefits;
- 10) Federal student loans, federal student grants, and federal work study funds; and
- 11) Ninety percent of your wages or salary earned in the last sixty days.

For additional information please contact the following:

Enhanced Recovery Company, LLC P.O. Box 57610 Jacksonville, FL 32241